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PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2017

OF THE CONDITION AND AFFAIRS OF THE

Casco Indemnity Company

NAIC Group Code 0963 (Current) 0963 (Prior) NAIC Company Code 25950 Employer's ID Number 01-0407315

Organized under the Laws of Maine, State of Domicile or Port of Entry ME

Country of Domicile United States of America

Incorporated/Organized 06/27/1985 Commenced Business 07/08/1985

Statutory Home Office 42 Industrial Park Road (Street and Number), Saco , ME, US 04072 (City or Town, State, Country and Zip Code)

Main Administrative Office 1725 Hopley Avenue (Street and Number)

Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Mail Address 1725 Hopley Avenue (Street and Number or P.O. Box), Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1725 Hopley Avenue (Street and Number)

Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Internet Website Address www.omig.com

Statutory Statement Contact Charles Elmer Easum Mr. (Name), 419-563-0810 (Area Code) (Telephone Number)

ceasum@omig.com (E-mail Address), 877-753-0580 (FAX Number)

OFFICERS

President	Mark Clarence Russell, Mr.	Secretary	David Anthony Siebenburgen, Mr.
Treasurer	David Gary Hendrix, Mr.		

OTHER

Todd Emery Albert, Mr., Vice President Information Systems	Howard Lowell Barber, Mr., Vice President Sales	Michael Alexander Brogan, Mr., Vice President Claims
Chad Philip Combs, Mr., Vice President Personal Lines Underwriting	John Richard DeLucia, Mr. #, Vice President Claims Operations	David Alan Grove, Mr., Vice President Product Management
Gary Thomas Johnson, Mr., Vice President Commercial Lines Underwriting	Susan Elizabeth Kent, Mrs., Vice President Business Analytics	Marcella Slone Smith, Mrs., Vice President Human Resources

DIRECTORS OR TRUSTEES

Karen Riley Haefling, Mrs. #	Albert Michael Heister, Mr.	Susan Porter, Mrs.
John Redon Purse, Mr.	Mark Clarence Russell, Mr.	David Anthony Siebenburgen, Mr.
Randy Lee Walker, Mr.	Thomas Eugene Woolley, Mr.	

State of Ohio
County of Crawford SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Mark Clarence Russell President and CEO	David Gary Hendrix Treasurer and CFO	Michael Alexander Brogan Assistant Secretary

Subscribed and sworn to before me this
day of

a. Is this an original filing? Yes [X] No [ ]
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

		Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	23,173,685		23,173,685	21,713,614
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	2,844,542		2,844,542	2,381,722
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ .... encumbrances)				
	4.2 Properties held for the production of income (less $ .... encumbrances)				
	4.3 Properties held for sale (less $ .... encumbrances)				
5.	Cash ($ 406,082 , Schedule E - Part 1), cash equivalents ($ 411,357 , Schedule E - Part 2) and short-term investments ($ .... , Schedule DA)	817,439		817,439	1,244,285
6.	Contract loans (including $ .... premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)				
9.	Receivable for securities				
10.	Securities lending reinvested collateral assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	26,835,666		26,835,666	25,339,621
13.	Title plants less $ .... charged off (for Title insurers only)				
14.	Investment income due and accrued	161,518		161,518	147,929
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	577,265	13,254	564,011	161,585
	15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	3,841,603		3,841,603	3,877,733
	15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	78,815		78,815	17,771
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts				
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				
18.2	Net deferred tax asset	533,301		533,301	1,071,839
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software	429	429		
21.	Furniture and equipment, including health care delivery assets ($ ....)	1,903	1,903		
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates				
24.	Health care ($ ....) and other amounts receivable				
25.	Aggregate write-ins for other than invested assets	10,846	10,846		
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	32,041,346	26,432	32,014,914	30,616,478
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	32,041,346	26,432	32,014,914	30,616,478
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.	Prepaid Expenses	10,846	10,846		
2502.					
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	10,846	10,846		

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	6,594,817	6,709,453
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	1,636,671	1,598,489
4.	Commissions payable, contingent commissions and other similar charges	557,694	543,697
5.	Other expenses (excluding taxes, licenses and fees)	15,385	17,293
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
7.1	Current federal and foreign income taxes (including $ 2,043 on realized capital gains (losses))	304,710	286,374
7.2	Net deferred tax liability		
8.	Borrowed money $ and interest thereon $		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 5,023,393 and including warranty reserves of $ and accrued accident and health experience rating refunds including $ for medical loss ratio rebate per the Public Health Service Act)	8,330,590	7,773,475
10.	Advance premium	114,611	116,471
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	29,324	29,675
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	27,127	22,493
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $ certified) (Schedule F, Part 8)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	67,202	83,103
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $ and interest thereon $		
25.	Aggregate write-ins for liabilities		
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	17,678,131	17,180,523
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	17,678,131	17,180,523
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	2,500,000	2,500,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	4,900,000	4,900,000
35.	Unassigned funds (surplus)	6,936,783	6,035,955
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 30 $)		
	36.2 shares preferred (value included in Line 31 $)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	14,336,783	13,435,955
38.	TOTALS (Page 2, Line 28, Col. 3)	32,014,914	30,616,478
	DETAILS OF WRITE-INS		
2501.			
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	17,114,660	16,233,563
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	8,834,728	8,547,959
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,497,879	1,470,106
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	5,924,795	5,582,955
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	16,257,402	15,601,020
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	857,258	632,543
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	600,300	523,041
10.	Net realized capital gains or (losses) less capital gains tax of $ 2,043 (Exhibit of Capital Gains (Losses))	3,794	13,441
11.	Net investment gain (loss) (Lines 9 + 10)	604,094	536,482
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 17,489 amount charged off $ 117,043)	(99,554)	(76,367)
13.	Finance and service charges not included in premiums	34,669	131,130
14.	Aggregate write-ins for miscellaneous income	(441)	(933)
15.	Total other income (Lines 12 through 14)	(65,326)	53,830
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	1,396,026	1,222,855
17.	Dividends to policyholders		
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	1,396,026	1,222,855
19.	Federal and foreign income taxes incurred	343,993	280,058
20.	Net income (Line 18 minus Line 19)(to Line 22)	1,052,033	942,797
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	13,435,955	12,315,284
22.	Net income (from Line 20)	1,052,033	942,797
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ (86,804)	549,624	139,262
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	(625,342)	(75,768)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	3,962	114,380
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
	32.1 Paid in		
	32.2 Transferred from surplus (Stock Dividend)		
	32.3 Transferred to surplus		
33.	Surplus adjustments:		
	33.1 Paid in		
	33.2 Transferred to capital (Stock Dividend)		
	33.3 Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus	(79,449)	
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	900,828	1,120,671
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	14,336,783	13,435,955
	DETAILS OF WRITE-INS		
0501.			
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401.	Miscellaneous Expense	(441)	(933)
1402.			
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(441)	(933)
3701.	Correction of prior period error	(79,449)	
3702.			
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(79,449)	

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	17,311,684	16,416,991
2.	Net investment income	735,663	659,700
3.	Miscellaneous income	(65,326)	53,830
4.	Total (Lines 1 through 3)	17,982,021	17,130,521
5.	Benefit and loss related payments	9,010,408	8,041,942
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	7,369,174	7,062,628
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ 2,043 tax on capital gains (losses)	327,700	225,215
10.	Total (Lines 5 through 9)	16,707,282	15,329,785
11.	Net cash from operations (Line 4 minus Line 10)	1,274,739	1,800,736
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	2,929,997	2,862,695
	12.2 Stocks	1,182	
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(3)	(6)
	12.7 Miscellaneous proceeds		
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,931,176	2,862,689
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	4,533,340	5,984,839
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	4,533,340	5,984,839
14.	Net increase (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,602,164)	(3,122,150)
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(99,421)	(190,406)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(99,421)	(190,406)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(426,846)	(1,511,820)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	1,244,285	2,756,105
	19.2 End of period (Line 18 plus Line 19.1)	817,439	1,244,285

Note: Supplemental disclosures of cash flow information for non-cash transactions:

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,426,973	785,318	780,793	1,431,498
2.	Allied lines	11,066	5,753	5,797	11,022
3.	Farmowners multiple peril	1,579,445	781,833	783,006	1,578,272
4.	Homeowners multiple peril	2,947,661	1,535,606	1,630,769	2,852,498
5.	Commercial multiple peril	2,001,458	956,380	988,251	1,969,587
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	63,006	35,010	33,770	64,246
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health	241	140	130	251
16.	Workers' compensation				
17.1	Other liability - occurrence	216,914	117,002	110,529	223,387
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	16,393	6,862	7,446	15,809
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	4,222,732	1,491,436	1,689,264	4,024,904
19.3, 19.4	Commercial auto liability	1,331,254	622,231	641,538	1,311,947
21.	Auto physical damage	3,819,348	1,401,969	1,636,131	3,585,186
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	35,284	33,935	23,166	46,053
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	17,671,775	7,773,475	8,330,590	17,114,660
	DETAILS OF WRITE-INS				
3401.					
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	780,793				780,793
2.	Allied lines	5,797				5,797
3.	Farmowners multiple peril	783,006				783,006
4.	Homeowners multiple peril	1,630,769				1,630,769
5.	Commercial multiple peril	988,251				988,251
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	33,770				33,770
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health	130				130
16.	Workers' compensation					
17.1	Other liability - occurrence	110,529				110,529
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	7,446				7,446
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	1,689,264				1,689,264
19.3, 19.4	Commercial auto liability	641,538				641,538
21.	Auto physical damage	1,636,131				1,636,131
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	23,166				23,166
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	8,330,590				8,330,590
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					8,330,590
	DETAILS OF WRITE-INS					
3401.						
3402.						
3403.						
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Property premiums are determined by location covered. Casualty premiums are determined by insured address.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	985,203	1,426,973	1,567	931,154	55,616	1,426,973
2.	Allied lines		11,066				11,066
3.	Farmowners multiple peril		1,579,445				1,579,445
4.	Homeowners multiple peril	6,498,980	2,947,661	7,900	6,035,011	471,869	2,947,661
5.	Commercial multiple peril		2,001,458				2,001,458
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	30	63,006		28	2	63,006
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake						
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health		241				241
16.	Workers' compensation						
17.1	Other liability - occurrence	318,110	216,914		100,185	217,925	216,914
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence		16,393				16,393
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	1,093,103	4,222,732		1,084,504	8,599	4,222,732
19.3, 19.4	Commercial auto liability		1,331,254				1,331,254
21.	Auto physical damage	550,480	3,819,348	554	536,796	14,238	3,819,348
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft	20,652	35,284		20,652		35,284
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	9,466,558	17,671,775	10,021	8,708,331	768,249	17,671,775
	DETAILS OF WRITE-INS						
3401.							
3402.							
3403.							
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [X]

If yes: 1. The amount of such installment premiums $

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis $

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 -3)	5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	635,816	540,631	635,816	540,631	113,820	119,710	534,741	37.4
2.	Allied lines		5,629		5,629	1,331	438	6,522	59.2
3.	Farmowners multiple peril		725,063		725,063	419,203	255,032	889,234	56.3
4.	Homeowners multiple peril	1,922,884	1,274,840	1,922,884	1,274,840	367,836	375,599	1,267,077	44.4
5.	Commercial multiple peril		832,771		832,771	996,474	931,161	898,084	45.6
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine		12,175		12,175	947	1,182	11,940	18.6
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health		28		28		80	(52)	(20.7)
16.	Workers' compensation								
17.1	Other liability - occurrence	56,988	95,608	56,988	95,608	320,886	351,541	64,953	29.1
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence		349		349	112	459	2	0.0
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	1,694,085	2,484,723	1,694,085	2,484,723	2,863,008	3,003,989	2,343,742	58.2
19.3, 19.4	Commercial auto liability		850,255		850,255	1,255,010	1,416,054	689,211	52.5
21.	Auto physical damage	430,552	2,122,152	430,552	2,122,152	253,610	249,043	2,126,719	59.3
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft		5,140		5,140	2,580	5,165	2,555	5.5
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	4,740,325	8,949,364	4,740,325	8,949,364	6,594,817	6,709,453	8,834,728	51.6
	DETAILS OF WRITE-INS								
3401.									
3402.									
3403.									
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	372,530	87,847	372,530	87,847	276,303	25,973	276,303	113,820	18,473
2.	Allied lines		880		880		451		1,331	101
3.	Farmowners multiple peril		276,681		276,681		142,522		419,203	53,580
4.	Homeowners multiple peril	781,365	261,026	781,365	261,026	259,078	106,810	259,078	367,836	65,437
5.	Commercial multiple peril		648,564		648,564		347,910		996,474	566,019
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine		280		280		667		947	201
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake									
13.	Group accident and health								(a)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health								(a)	
16.	Workers' compensation									
17.1	Other liability - occurrence	62,000	168,056	62,000	168,056	56,012	152,830	56,012	320,886	119,547
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence		80		80		32		112	162
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	1,367,660	1,885,702	1,367,660	1,885,702	1,304,676	977,306	1,304,676	2,863,008	486,089
19.3, 19.4	Commercial auto liability		740,698		740,698		514,312		1,255,010	300,988
21.	Auto physical damage	17,409	143,458	17,409	143,458	45,393	110,152	45,393	253,610	25,865
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft		1,480		1,480		1,100		2,580	209
27.	Boiler and machinery									
28.	Credit									
29.	International									
30.	Warranty									
31.	Reinsurance - nonproportional assumed property	XXX				XXX				
32.	Reinsurance - nonproportional assumed liability	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	2,600,964	4,214,752	2,600,964	4,214,752	1,941,462	2,380,065	1,941,462	6,594,817	1,636,671
	DETAILS OF WRITE-INS									
3401.										
3402.										
3403.										
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including $ .... for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

		1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1.	Claim adjustment services:				
	1.1 Direct	574,656			574,656
	1.2 Reinsurance assumed				
	1.3 Reinsurance ceded	14,592			14,592
	1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	560,064			560,064
2.	Commission and brokerage:				
	2.1 Direct excluding contingent		2,827,425		2,827,425
	2.2 Reinsurance assumed, excluding contingent		1,462		1,462
	2.3 Reinsurance ceded, excluding contingent		149,410		149,410
	2.4 Contingent - direct		335,926		335,926
	2.5 Contingent - reinsurance assumed				
	2.6 Contingent - reinsurance ceded		15,482		15,482
	2.7 Policy and membership fees				
	2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		2,999,921		2,999,921
3.	Allowances to managers and agents				
4.	Advertising	23,792	70,609		94,401
5.	Boards, bureaus and associations	40,695	88,583		129,278
6.	Surveys and underwriting reports	49,967	148,315		198,282
7.	Audit of assureds' records				
8.	Salary and related items:				
	8.1 Salaries	412,970	1,294,911		1,707,881
	8.2 Payroll taxes	22,300	94,963		117,263
9.	Employee relations and welfare	106,477	303,905		410,382
10.	Insurance	8,878	26,353		35,231
11.	Directors' fees	2,561	54,212		56,773
12.	Travel and travel items	13,357	38,589		51,946
13.	Rent and rent items	14,711	43,666		58,377
14.	Equipment	62,176	184,554		246,730
15.	Cost or depreciation of EDP equipment and software	21,108	62,654		83,762
16.	Printing and stationery	1,017	20,267		21,284
17.	Postage, telephone and telegraph, exchange and express	28,246	83,835		112,081
18.	Legal and auditing	39,689	143,228	51,903	234,820
19.	Totals (Lines 3 to 18)	847,944	2,658,644	51,903	3,558,491
20.	Taxes, licenses and fees:				
	20.1 State and local insurance taxes deducting guaranty association credits of $	80,247	238,149		318,396
	20.2 Insurance department licenses and fees	7,788	22,633		30,421
	20.3 Gross guaranty association assessments				
	20.4 All other (excluding federal and foreign income and real estate)				
	20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	88,035	260,782		348,817
21.	Real estate expenses				
22.	Real estate taxes	1,836	5,448		7,284
23.	Reimbursements by uninsured plans				
24.	Aggregate write-ins for miscellaneous expenses				
25.	Total expenses incurred	1,497,879	5,924,795	51,903	(a) 7,474,577
26.	Less unpaid expenses - current year	1,636,671	561,054	12,025	2,209,750
27.	Add unpaid expenses - prior year	1,598,489	549,988	11,002	2,159,479
28.	Amounts receivable relating to uninsured plans, prior year				
29.	Amounts receivable relating to uninsured plans, current year				
30.	TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,459,697	5,913,729	50,880	7,424,306
	DETAILS OF WRITE-INS				
2401.					
2402.					
2403.					
2498.	Summary of remaining write-ins for Line 24 from overflow page				
2499.	Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of $ to affiliates and $ 51,903 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

			1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a)	39,622	39,426
1.1	Bonds exempt from U.S. tax	(a)	217,664	232,401
1.2	Other bonds (unaffiliated)	(a)	329,130	327,365
1.3	Bonds of affiliates	(a)		
2.1	Preferred stocks (unaffiliated)	(b)		
2.11	Preferred stocks of affiliates	(b)		
2.2	Common stocks (unaffiliated)		50,444	50,579
2.21	Common stocks of affiliates			
3.	Mortgage loans	(c)		
4.	Real estate	(d)		
5	Contract loans			
6	Cash, cash equivalents and short-term investments	(e)	1,753	2,432
7	Derivative instruments	(f)		
8.	Other invested assets			
9.	Aggregate write-ins for investment income			
10.	Total gross investment income		638,613	652,203
11.	Investment expenses			(g) 51,903
12.	Investment taxes, licenses and fees, excluding federal income taxes			(g)
13.	Interest expense			(h)
14.	Depreciation on real estate and other invested assets			(i)
15.	Aggregate write-ins for deductions from investment income			
16.	Total deductions (Lines 11 through 15)			51,903
17.	Net investment income (Line 10 minus Line 16)			600,300
	DETAILS OF WRITE-INS			
0901.				
0902.				
0903.				
0998.	Summary of remaining write-ins for Line 9 from overflow page			
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)			
1501.				
1502.				
1503.				
1598.	Summary of remaining write-ins for Line 15 from overflow page			
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)			

(a) Includes $ 40,983 accrual of discount less $ 188,913 amortization of premium and less $ 7,639 paid for accrued interest on purchases.

(b) Includes $ .... accrual of discount less $ .... amortization of premium and less $ .... paid for accrued dividends on purchases.

(c) Includes $ .... accrual of discount less $ .... amortization of premium and less $ .... paid for accrued interest on purchases.

(d) Includes $ .... for company's occupancy of its own buildings; and excludes $ .... interest on encumbrances.

(e) Includes $ 64 accrual of discount less $ .... amortization of premium and less $ .... paid for accrued interest on purchases.

(f) Includes $ .... accrual of discount less $ .... amortization of premium.

(g) Includes $ .... investment expenses and $ .... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ .... interest on surplus notes and $ .... interest on capital notes.

(i) Includes $ .... depreciation on real estate and $ .... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	1,607		1,607		
1.1	Bonds exempt from U.S. tax	173		173		
1.2	Other bonds (unaffiliated)	2,877		2,877		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	1,183		1,183	462,819	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	(3)		(3)		
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	5,837		5,837	462,819	
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)			
2.	Stocks (Schedule D):			
	2.1 Preferred stocks			
	2.2 Common stocks			
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens			
	3.2 Other than first liens			
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company			
	4.2 Properties held for the production of income			
	4.3 Properties held for sale			
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6.	Contract loans			
7.	Derivatives (Schedule DB)			
8.	Other invested assets (Schedule BA)			
9.	Receivables for securities			
10.	Securities lending reinvested collateral assets (Schedule DL)			
11.	Aggregate write-ins for invested assets			
12.	Subtotals, cash and invested assets (Lines 1 to 11)			
13.	Title plants (for Title insurers only)			
14.	Investment income due and accrued			
15.	Premiums and considerations:			
	15.1 Uncollected premiums and agents' balances in the course of collection	13,254	21,670	8,416
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
	15.3 Accrued retrospective premiums and contracts subject to redetermination			
16.	Reinsurance:			
	16.1 Amounts recoverable from reinsurers			
	16.2 Funds held by or deposited with reinsured companies			
	16.3 Other amounts receivable under reinsurance contracts			
17.	Amounts receivable relating to uninsured plans			
18.1	Current federal and foreign income tax recoverable and interest thereon			
18.2	Net deferred tax asset			
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software	429	2,144	1,715
21.	Furniture and equipment, including health care delivery assets	1,903	4,440	2,537
22.	Net adjustment in assets and liabilities due to foreign exchange rates			
23.	Receivables from parent, subsidiaries and affiliates			
24.	Health care and other amounts receivable			
25.	Aggregate write-ins for other than invested assets	10,846	2,140	(8,706)
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	26,432	30,394	3,962
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	26,432	30,394	3,962
	DETAILS OF WRITE-INS			
1101.				
1102.				
1103.				
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.	Prepaid Expenses	10,846	2,140	(8,706)
2502.				
2503.				
2598.	Summary of remaining write-ins for Line 25 from overflow page			
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	10,846	2,140	(8,706)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Casco Indemnity Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Maine Bureau of Insurance (MBI).

The MBI recognizes only statutory accounting practices prescribed or permitted by the State of Maine for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted accounting practices by the State of Maine.

A reconciliation of the Company's net income and capital surplus between NAIC Statutory Accounting Practices and practices prescribed and permitted by the State of Maine is shown below:

		SSAP #	F/S Page	F/S Line #	2017	2016
NET INCOME						
(1) Casco Indemnity Company state basis (Page 4, Line 20, Columns 1 & 2)		XXX	XXX	XXX	$ 1,052,033	$ 942,797
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:						
(3) State Permitted Practices that increase/(decrease) NAIC SAP:						
(4) NAIC SAP	(1-2-3=4)	XXX	XXX	XXX	$ 1,052,033	$ 942,797
SURPLUS						
(5) Casco Indemnity Company state basis (Page 3, Line 37, Columns 1 & 2)		XXX	XXX	XXX	$ 14,336,783	$ 13,435,955
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:						
(7) State Permitted Practices that increase/(decrease) NAIC SAP:						
(8) NAIC SAP	(5-6-7=8)	XXX	XXX	XXX	$ 14,336,783	$ 13,435,955

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with the Annual Statement Instructions and the *Accounting Practices and Procedures Manual* requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

(1) All short-term investments are stated at amortized cost.
(2) Bonds not backed by other loans are stated at either amortized cost, using the scientific interest method or the lower of amortized cost or fair market value. The company holds no SVO-Identified bond ETFs reported on Schedule D-1.
(3) Unaffiliated common stocks are stated at fair market value. The Company has no subsidiaries or affiliates in which the company has an interest of 20% or more.
(4) The Company had no preferred stock at December 31, 2017 or 2016.
(5) The Company has no mortgage loans on real estate.
(6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.
(7) The Company has no subsidiaries. The Company's insurance affiliate is United Ohio Insurance Company. The Company's non-insurance affiliates are Centurion Financial, Inc., Ohio United Agency, Inc., and United Premium Budget Service, Inc. The Company is wholly-owned by Ohio Mutual Insurance Company.
(8) The Company has no ownership interest in any significant joint ventures.
(9) The Company owns no derivative instruments.
(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.

NOTES TO FINANCIAL STATEMENTS

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.

(12) The Company has not significantly modified its capitalization policy from the prior period.

(13) The Company does not engage in pharmaceutical rebate receivables.

D. Going Concern

The Company has no going concern issues as of the report date.

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2017 or 2016.

3. Business Combinations and Goodwill

There were no significant changes in business combinations or goodwill during 2017 or 2016.

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

A. The Company has no mortgage loans.
B. The Company has no debt restructuring.
C. The Company has no reverse mortgages.
D. Loan-Backed Securities

(1) Prepayment assumptions for Mortgage-backed securities, Collateralized Mortgage Obligations and Other Structured Securities were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning). On an ongoing basis, we monitor the rate of prepayment and calibrate the model to reflect actual experience, market factors, and viewpoint.

(2) a. The Company had no securities it intended to sell for which it recognized other-than-temporary impairment losses.

b. The Company had no securities for which it lacked the ability or intent to retain an investment in for a period of time sufficient to recover the amortized cost basis.

(3) The Company had no other-than-temporary impairments for the year ended December 31, 2017.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2017 are as follows:

a.	The aggregate amount of unrealized losses:		
		1. Less than 12 Months	$ (19,672)
		2. 12 Months or Longer	$ (27,127)
b.	The aggregate related fair value of securities with unrealized losses:		
		1. Less than 12 Months	$ 3,196,836
		2. 12 Months or Longer	$ 1,672,340

(5) Management regularly reviews the value of the Company's investments. If the value of any investment falls below its cost basis, the decline is analyzed to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the following is considered:

- The length of time and the extent to which the fair value has been below cost;
- The financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations or earnings potential;
- Management's intent and ability to hold the security long enough for it to recover its value;

Management concluded that the remaining investments held with unrealized losses were not other-than-temporarily impaired on the basis that the Company had the ability and intent to hold the investments for a period of time sufficient for a forecasted market price recovery up to or beyond the cost of the investment. Also, in management's opinion, evidence indicating the cost of the investment was recoverable within a reasonable period of time outweighed evidence to the contrary in considering the severity and duration of the impairment in relation to the forecasted market price recovery.

E. The Company has no dollar repurchase agreements or securities lending transactions.

NOTES TO FINANCIAL STATEMENTS

F. The Company has no repurchase agreements transactions accounted for as secured borrowing.

G. The Company has no reverse repurchase agreements transactions accounted for as secured borrowing.

H. The Company has no repurchase agreements transactions accounted for as a sale.

I. The Company has no reverse repurchase agreements transactions accounted for as a sale.

J. The Company owns no real estate.

K. The Company has no real estate investments that qualify for low-income housing tax credits (LIHTC).

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year									Percentage	
	1	2	3	4	5	6	7	8	9	10	11
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.00%	0.00%
Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Placed under option contracts	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Letter stock or securites restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
On deposit with states	411,898	-	-	-	411,898	408,272	3,626	-	411,898	1.29%	1.29%
On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Other restricted assets	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Total Restricted Assets	$ 411,898	$ -	$ -	$ -	$ 411,898	$ 408,272	$ 3,626	$ -	$ 411,898	1.29%	1.29%

(a) Subset of column 1
(b) Subset of column 3
(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

(2) The Company has no Assets Pledged as Collateral Not Captured in Other Categories.

(3) The Company has no Other Restricted Assets or Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives.

(4) The Company has no Collateral Received and Reflected as Assets in the Financial Statements.

M. The Company has no Working Capital Finance Investments.

N. The Company has no Offsetting and Netting of Assets and Liabilities.

O. The Company has no Structured Notes Securities.

P. The Company has no 5* Securities.

Q. The Company has no Short Sales.

R. The Company has no Prepayment Penalty and Acceleration Fees.

6. Joint Ventures, Partnerships and Limited Liability Companies.

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies.

7. Investment Income

The Company has no due and accrued income excluded from surplus.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

The Company owns no derivative instruments.

9. Income Taxes

A. The components of the Net Deferred Tax Asset/(Liability) at December 31 are as follows:

1.

	12/31/2017 (1) Ordinary	12/31/2017 (2) Capital	12/31/2017 (3) (Col 1+2) Total	12/31/2016 (1) Ordinary	12/31/2016 (2) Capital	12/31/2016 (3) (Col 1+2) Total	Change (7) (Col 1-4) Ordinary	Change (8) (Col 2-5) Capital	Change (9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	964,479	1,091	965,570	1,561,616	1,767	1,563,383	(597,137)	(676)	(597,813)
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	964,479	1,091	965,570	1,561,616	1,767	1,563,383	(597,137)	(676)	(597,813)
(d) Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
(e) Subtotal Net Admited Deferred Tax Asset (1c-1d)	964,479	1,091	965,570	1,561,616	1,767	1,563,383	(597,137)	(676)	(597,813)
(f) Deferred Tax Liabilities	37,852	394,417	432,269	10,322	481,222	491,544	27,530	(86,805)	(59,275)
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	926,627	(393,326)	533,301	1,551,294	(479,455)	1,071,839	(624,667)	86,129	(538,538)

2.

	12/31/2017 (1) Ordinary	12/31/2017 (2) Capital	12/31/2017 (3) (Col 1+2) Total	12/31/2016 (1) Ordinary	12/31/2016 (2) Capital	12/31/2016 (3) (Col 1+2) Total	Change (7) (Col 1-4) Ordinary	Change (8) (Col 2-5) Capital	Change (9) (Col 7+8) Total
Admission Calculation Components SSAP No.101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	536,948	-	536,948	460,610	-	460,610	76,338	-	76,338
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application Of The Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	269,594	-	269,594	701,249	-	701,249	(431,655)	-	(431,655)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	269,594	-	269,594	701,249	-	701,249	(431,655)	-	(431,655)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	2,070,522	XXX	XXX	1,854,617	XXX	XXX	215,905
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	157,937	1,091	159,028	399,757	1,767	401,524	(241,820)	(676)	(242,496)
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+ 2(b)+2(c))	964,479	1,091	965,570	1,561,616	1,767	1,563,383	(597,137)	(676)	(597,813)

3.

	2017	2016
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	991%	909%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	13,803,482	12,364,116

4.

	As of End of Current Period (1) Ordinary	As of End of Current Period (2) Capital	12/31/2016 (1) Ordinary	12/31/2016 (2) Capital	Change (5) (Col 1-3) Ordinary	Change (6) (Col 2-4) Capital
Impact of Tax Planning Strategies:						
(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.						
1. Adjusted Gross DTAs Amount From Note 9A1(c)	964,479	1,091	1,561,616	1,767	(597,137)	(676)
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies						
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	964,479	1,091	1,561,616	1,767	(597,137)	(676)
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies						

(b) Does the Company's tax-planning strategies include the use of reinsurance? Yes ______ No X

NOTES TO FINANCIAL STATEMENTS

B. Unrecognized Deferred Tax Liabilities

There are no deferred tax liabilities that have not been recognized in the current period.

C. Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
1. Current Income Tax	12/31/2017	12/31/2016	(Col 1-2) Change
(a) Federal	345,448	279,450	65,998
(b) Foreign	-	-	-
(c) Subtotal	345,448	279,450	65,998
(d) Federal income tax on net capital gains	2,043	6,924	(4,881)
(e) SSAP 3 (included in surplus)	(42,780)	-	(42,780)
(f) Other	(1,455)	608	(2,063)
(g) Federal and foreign income taxes incurred	303,256	286,982	16,274

	(1)	(1)	(3)
2. Deferred Tax Assets:	12/31/2017	12/31/2016	(Col 1-2) Change
(a) Ordinary			
(1) Discounting of unpaid losses	79,799	96,185	(16,386)
(2) Unearned premium reserve	354,699	536,517	(181,818)
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	100,454	131,098	(30,644)
(9) Pension accrual	-	-	-
(10) Salvage and subrogation	29,133	49,421	(20,288)
(11) Net operating loss carry-forward	366,229	709,080	(342,851)
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	34,165	39,315	(5,150)
(99) Subtotal	964,479	1,561,616	(597,137)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	964,479	1,561,616	(597,137)
(e) Capital			
(1) Investments	1,091	1,767	(676)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	1,091	1,767	(676)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	1,091	1,767	(676)
(i) Admitted deferred tax assets (2d+2h)	965,570	1,563,383	(597,813)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	7,036	3,577	3,459
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	30,816	6,745	24,071
(99) Subtotal	37,852	10,322	27,530
(b) Capital			
(1) Investments	394,417	481,222	(86,805)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	394,417	481,222	(86,805)
(c) Deferred tax liabilities (3a99+3b99)	432,269	491,544	(59,275)
4. Net deferred tax assets/liabilities (2i - 3c)	533,301	1,071,839	(538,538)

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	12/31/2017	12/31/2016	Change
Total deferred tax assets	965,570	1,563,383	(597,813)
Total deferred tax liabilities	432,269	491,544	(59,275)
Net deferred tax asset	533,301	1,071,839	(538,538)
Tax effect of unrealized gains (losses)			(86,804)
Change in net deferred income tax			(625,342)

On December 22, 2017, the U.S. government enacted comprehensive tax legislation commonly referred to as the Tax Cuts and Jobs Act (the "Tax Act"). The Tax Act makes broad and complex changes to the U.S. tax code, including, but not limited to, (1) reducing the U.S. federal corporate tax rate from 35 percent to 21 percent; (2) eliminating the corporate alternative minimum tax (AMT) and changing how existing AMT credits can be realized; (3) bonus depreciation that will allow for full expensing of qualified property; and (4) changing rules regarding the discounting of property and casualty reserves for tax return purposes.

As a result of the Tax Act, the company re-measured its deferred tax inventory at the date of enactment. Illustrated below is the impact of the tax rate change on deferred taxes as a result of the Tax Act. Of the $625,342 decrease in net deferred income taxes charged to surplus in the current year, $556,285 was related to the re-measurement. Of the $86,804 decrease in taxes associated with the change in unrealized gains and losses as a charge to surplus, $244,163 was related to the re-measurement.

	Deferred taxes at 34%	Deferred taxes at 21%	Tax rate impact
Operating deferred tax items	1,484,004	927,719	(556,285)
Unrealized deferred tax items	(638,581)	(394,418)	244,163
Net deferred taxes	845,423	533,301	(312,122)

D. Among the more significant book to tax adjustments were the following:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

Description	Amount	Tax Effect at 34%	Effective Tax Rate
Income before Federal income tax	1,398,069	475,344	34.00%
Tax exempt investment income	(232,400)	(79,016)	-5.65%
Dividends received deduction	(32,955)	(11,205)	-0.80%
Proration of tax exempt investment income	39,803	13,533	0.97%
Lobbying	3,667	1,247	0.09%
Disallowed meals and entertainment	11,804	4,013	0.29%
Country club dues	238	81	0.01%
Tax reform impact of rate change	4,279,118	556,285	39.79%
Rate differential	992,829	9,928	0.71%
Change in non admitted assets	3,962	1,347	0.09%
SSAP 3 adjustment	(125,825)	(42,780)	-3.06%
Other	(527)	(179)	-0.01%
Total	6,337,783	928,598	66.43%
Federal and foreign ordinary income taxes incurred		343,993	24.60%
Capital gains tax incurred		2,043	0.15%
SSAP 3 (included in surplus)		(42,780)	-3.06%
Change in net deferred income tax		625,342	44.74%
Total statutory income taxes		928,598	66.43%

E. Operating Loss and Tax Credit Carry forwards

1. Carryforwards, recoverable taxes, and IRC 6603 deposits

	12/31/2017	12/31/2016
The Company had net operating losses of:	1,743,947	2,085,530
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	29,104	29,104
	1,773,051	2,114,634

The AMT credit carryforwards do not expire.

NOTES TO FINANCIAL STATEMENTS

2. The following is income tax expense for 2015, 2014, and 2013 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2015	-	(1,846)	(1,846)
2016	277,995	6,924	284,919
2017	302,668	2,043	304,711
	580,663	7,121	587,784

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

A. The Company's federal income tax return is consolidated with the following entities:

Ohio Mutual Insurance Company
United Ohio Insurance Company
Ohio United Agency, Inc.
United Premium Budget Services, Inc.
Centurion Financial, Inc.

B. The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany balances are settled annually in the final quarter.

G. Tax Reform

The SEC staff issued SAB 118, which provides guidance on accounting for the tax effects of the Tax Act. SAB 118 provides a measurement period that should not extend beyond one year from the Tax Act enactment date for companies to complete the accounting under ASC 740. In accordance with SAB 118, a company must reflect the income tax effects of those aspects of the Act for which the accounting under ASC 740 is complete. To the extent that a company’s accounting for certain income tax effects of the Tax Act is incomplete but it is able to determine a reasonable estimate, it must record a provisional estimate in the financial statements. If a company cannot determine a provisional estimate to be included in the financial statements, it should continue to apply ASC 740 on the basis of the provisions of the tax laws that were in effect immediately before the enactment of the Tax Act.

The Statutory Accounting Principles (E) Working Group issued INT 18-01: Updated tax Estimates under the Tax Cuts and Jobs Act which provided that year-end 2017 financials should reflect the income tax effects of the Act in which the accounting estimates under SSAP No. 101 are complete. Further, the financials shall recognize impacts for accounting estimates under the Act that may be considered incomplete when a reasonable estimate is determinable. Furthermore, consistent with SAB 118, for specific income tax effects of the Tax Act for which a reasonable estimate cannot be determined, reporting entities shall not recognize provisional amounts in the 2017 statutory financial statements. Furthermore, the guidance provided for disclosure of amounts that are incomplete similar to the disclosures required in SAB 118.

Our accounting for the following elements of the Tax Act is complete.

Reduction of U.S. federal corporate tax rate: The Act reduces the corporate tax rate to 21 percent, effective January 1, 2018. Consequently, we have recorded a decrease related to net DTAs before non-admittance of $312,122. A corresponding decrease to surplus for change in net deferred taxes of $556,285 and a $244,163 increase to surplus for change in tax associated with unrealized gains and losses was recorded for this amount.

Our accounting for the following elements of the Tax Act is incomplete, although we were able to make reasonable estimates of the effects.

Property and casualty loss reserves: The Act changes the discount rate and payment patterns utilized to discount certain lines of business when computing the allowable tax reserve deduction. No guidance has been issued regarding the appropriate interest rate and appropriate payment patterns to use to revalue the reserves. However, we have estimated the interest rate and payment patterns to estimate an initial estimate of $127,287 for the change in asset and corresponding liability. The Company expects the ultimate amount to record will be immaterially different when determined.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is a wholly owned subsidiary of Ohio Mutual Insurance Company (Ohio Mutual). Ohio Mutual is the sole shareholder and owner of the Company, United Ohio Insurance Company (United Ohio), United Premium Budget Service Inc., Centurion Financial Inc. (CEF), and Ohio United Agency, Inc.

B. The Company, Ohio Mutual (parent) and United Ohio have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.

C. In 2017 the Company reimbursed its parent, Ohio Mutual, $1,134,524 under the terms of the Reinsurance Pooling Agreement between the entities.

NOTES TO FINANCIAL STATEMENTS

D. As of December 31, 2017, the Company owes its parent, Ohio Mutual, $2,688 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2017, the Company owes its affiliate, United Ohio, $64,514 under the terms of the Cost Sharing Agreement.

E. The Company has no guarantees or undertakings at December 31, 2017.

F. The Company, its parent, Ohio Mutual, and affiliate, United Ohio, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.

G. All outstanding shares of the Company are owned by its parent, Ohio Mutual, an insurance company domiciled in the State of Ohio.

H. The Company owns no shares of the stock of its ultimate parent, Ohio Mutual.

I. The Company does not own a share or interest in an upstream intermediate entity or its parent, either directly or indirectly.

J. The Company has no subsidiary investments, controlled or affiliated companies during the statement period.

K. Not Applicable

L. Not Applicable

M. The Company has no SCA investments.

N. The Company has no investments in Insurance SCAs.

11. Debt

The Company had no outstanding debt obligations at December 31, 2017.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

The Company has no retirement plans, deferred compensation, postemployment benefits or compensated absences or other postretirement benefit plans. All such plans are included in the Company's affiliate, United Ohio.

13. Capital and Surplus, Dividend Restrictions and Quasi-reorganizations

(1) The Company has 50,000 shares of capital stock authorized, 25,000 shares issued and outstanding. All shares are common shares and carry par value of $100 each.
(2) The Company has no shares of preferred stock outstanding.
(3) Unless prior approval is received by the MBI, Maine law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend payment.
(4) There were no ordinary or extraordinary dividends paid in either 2017 or 2016.
(5) The portion of the Company's 2017 and 2016 surplus that may be paid as ordinary dividends in the subsequent year are $1,415,098 and $1,343,596 respectively.
(6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
(7) The total amount of advances to surplus not repaid is $0.
(8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
(9) The Company has not experienced any changes in balances of special surplus funds.
(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is $1,878,817.
(11) The Company has no surplus debentures or similar obligations.
(12) The Company has no restatement due to quasi-reorganizations.
(13) There are no quasi-reorganizations to report.

14. Liabilities, Contingencies and Assessments

A. The Company has no commitment or contingent commitment to any other entity, joint venture, partnership, or limited liability company.

B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.

C. The Company has no commitment or gain contingencies to any other entity, joint venture, partnership, or limited liability company.

D. The Company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

	Direct
Claims related ECO and bad faith losses paid during the reporting period	$0

NOTES TO FINANCIAL STATEMENTS

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a)	(b)	(c)	(d)	(e)
0-25 Claims	26-50 Claims	51-100 Claims	101-500 Claims	More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or per claimant.

(f) Per Claim [ ] (g) Per Claimant [x]

E. The Company has no liability for product warranties.

F. The Company has no joint and several liabilities.

G. The Company has no other contingencies not already stated above.

15. Leases

A. Leasing Arrangements

(1) The Company's parent, Ohio Mutual, leases automobiles and computer related equipment under various operating lease arrangements. The Company and affiliate, United Ohio, share expenses with their parent according to the Cost Sharing Agreement between the three companies. The rental expense for these leases for 2017 and 2016 was $61,802 and $65,143, respectively.

The Company leases its home office space from its parent, Ohio Mutual. Rental expense incurred for the years ended December 31, 2017 and 2016, under this facility lease was $69,333 for 2017 and $78,000 for 2016.

(2) The Company has no lease commitments at December 31, 2017.

(3) The Company is not involved in sales - leaseback transactions.

B. Leasing is not a significant part of the company's business activities.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no Financial Instruments with off-balance sheet risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company has no sale, transfer and servicing of financial assets and extinguishments of liabilities.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

The Company has no gain or loss to report from Uninsured Plans or the Uninsured Portion of Partially Insured Plans.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company has no direct written premiums produced by managing general agents or third party administrators.

20. Fair Value Measurements

A. Fixed maturity securities that are carried at amortized cost are not included in the table below:

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Common Stock				
Mutual Funds	$ 2,844,542	$ -	$ -	$ 2,844,542
Total Common Stocks	$ 2,844,542	$ -	$ -	$ 2,844,542
Derivative assets	-	-	-	-
Total assets at fair value	$ 2,844,542	$ -	$ -	$ 2,844,542

(2) The Company has no Level 3 Fair Value Measurements

(3) Transfers between levels are recognized on the actual date of the event or change in circumstances that caused the transfer.

(4) The Company has no Level 2 or Level 3 Fair Value Measurements

(5) The Company has no Derivative Assets or Liabilities

NOTES TO FINANCIAL STATEMENTS

B. Fair Value Measurements are used for financial instruments unless specifically required by another method.

C. The Aggregate Fair Value for all Financial Instruments and the Level within the Fair Value Hierarchy

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	$ 23,559,007	$ 23,173,685	$ 1,626,559	$ 21,932,448	$ -	$ -
Common Stocks	2,844,542	2,844,542	2,844,542	-	-	-
Total Financial Instruments	$ 26,403,549	$ 26,018,227	$ 4,471,101	$ 21,932,448	$ -	$ -

D. Not Practicable to Estimate Fair Value

The Company's Financial Instruments are valued at Fair Value unless otherwise specified.

21. Other Items

A. The Company has no Extraordinary Items to disclose.

B. The Company has no Troubled Debt Restructuring Debtors.

C. The Company has no other items that are not previously disclosed.

D. The Company has no Business Interruption Insurance Recoveries.

E. The Company has neither State Transferable nor Non-Transferable Tax Credits.

F. Subprime Mortgage Related Risk Exposure

(1) The Company does not engage in direct subprime residential lending. The Company's exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios and borrowers with less than conventional documentation of their income and/or net assets.

The Company minimizes risk exposure by holding securities that carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.

(2) The Company does not engage in direct subprime residential lending.

(3) Direct exposure through other investments

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value, Fair Value, and the Other than Temporary Impairment Losses Recognized of subprime mortgage related risk exposure by investment category:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	$ 611	$ 1,365	$ 2,004	$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	$ 611	$ 1,365	$ 2,004	$ -

The Company recorded no impairment write-downs in 2017 or 2016 and there were no realized gains on sales and pay downs of investments with subprime exposure for both years.

(4) The Company has no subprime mortgage risk exposure through Mortgage Guaranty or Financial Guaranty Insurance coverage.

G. The Company has no Insurance-Linked Securities (ILS) Contracts.

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent

Type II – Nonrecognized Subsequent Events:

		Current Year	Prior Year
A.	Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the federal Affordable Care Act	NO	NO
B.	ACA fee assessment payable for the upcoming year	-	-
C.	ACA fee assessment paid	-	-
D.	Premium written subject to ACA 9010 assessment	-	-
E.	Total Adjusted Capital before surplus adjustment	-	-
F.	Total Adjusted Capital after surplus adjustment	-	-
G.	Authorized Control Level	-	-
H.	Would reporting the ACA assessment as of Dec. 31, 2017 have triggered an RBC action level (YES/NO)?	NO	NO

There are no other subsequent events to report.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have any unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized.

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

(1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2017:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 8,330,590	$ 1,417,784	$ 4,788,073	$ 814,883	$ 3,542,517	$ 602,901
b. All Other	-	-	235,320	67,014	(235,320)	(67,014)
c. TOTAL	$ 8,330,590	$ 1,417,784	$ 5,023,393	$ 881,897	$ 3,307,197	$ 535,887
d. Direct Unearned Premium Reserve:						$ 5,023,393

(2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	$ -	$ -	$ -	$ -
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	4,261	-	-	4,261
d. TOTAL	$ 4,261	$ -	$ -	$ 4,261

(3) Not Applicable

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

The Company has not entered into an agreement to commute any reinsurance treaties.

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

The Company has no reinsurance that should be accounted for as a deposit.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

The Company has no disclosures for the Transfers of Property and Casualty Run-off Agreements.

NOTES TO FINANCIAL STATEMENTS

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no certified reinsurer's rating downgraded or status subject to revocation.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

The Company had no reinsurance agreements qualifying for reinsurer aggregation.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

25. Change in Incurred Losses and Loss Adjustment Expenses

A. The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2017 and 2016:

	2017	2016
	(In Thousands)	
Balance at January 1, net of reinsurance	$ 8,308	$ 7,758
Incurred related to:		
Current year	11,567	10,598
Prior years	(1,234)	(580)
Total incurred	$ 10,333	$ 10,018
Paid related to:		
Current year	$ 7,156	$ 6,460
Prior years	3,254	3,008
Total paid	$ 10,410	$ 9,468
Balance as of December 31, net of reinsurance	$ 8,231	$ 8,308

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2016 and 2015 were decreased in the subsequent year by $1,234,000 and $580,000, respectively. The favorable development experienced in 2017 for accident years 2016 and prior is due to favorable development within the Group's private passenger auto liability, auto physical damage and homeowners lines of business and was primarily within the accident years of 2015 and 2016. The favorable development experienced in 2016 for accident years 2015 and prior is due to favorable development within the Group's private passenger auto liability, auto physical damage and homeowners lines of business and was primarily within the accident year of 2015. Offsetting the favorable development during 2016 was unfavorable development within the commercial auto liability and commercial multi-peril lines of business related to accident years ranging from 2010 to 2013. Initial loss estimates for these years developed better than expected for these lines of business and hence, reserves previously established for these lines and years were reduced in 2017 and 2016, respectively.

Because of the nature of the business written over the years, management believes that the Group has limited exposure to environmental claim liabilities.

B. The Group utilizes a sophisticated loss and loss expense reserving application (Arius) developed by Milliman, Inc. to prepare actuarial triangles by annual statement line in order to estimate and analyze unpaid claims liabilities. The system includes stochastic modeling tools with a robust suite of reserving tools and methods. The Group estimates distributions of total unpaid amounts annually based on paid and incurred losses on both direct and net bases. Prior to moving to Arius in 2017, the Group estimated unpaid amounts on direct and ceded bases.

26. Intercompany Pooling Arrangements

Effective January 1, 2011, the Company requested and received permission from the MBI to pool the underwriting results of the Company with those of its insurance parent, Ohio Mutual and affiliate United Ohio. Through the Pooling Agreement, Ohio Mutual, NAIC #10202, retains 27% of the group's pooled underwriting results and cedes 65% to United Ohio, NAIC #13072 and 8% to the Company, NAIC #25950. The following underwriting results were assumed/ceded between the Companies in 2017 and 2016:

	2017	2016
Premium earned ceded to Ohio Mutual from Casco Indemnity	$ (8,302,970)	$ (9,546,420)
Premium earned assumed by Casco Indemnity	17,114,660	16,233,563
Change in premium earned due to pooling	$ 8,811,690	$ 6,687,143
Losses incurred ceded to Ohio Mutual from Casco Indemnity	$ (4,529,374)	$ (4,269,303)
Losses incurred assumed by Casco Indemnity	8,834,728	8,547,959
Change in losses incurred due to pooling	$ 4,305,354	$ 4,278,656
Net loss adjustment expenses ceded to Ohio Mutual	$ 1,050,801	$ 1,445,990
Net other underwriting expenses ceded to Ohio Mutual	3,995,004	3,658,797
Change in expenses incurred due to pooling	$ 5,045,805	$ 5,104,787
Change in income before taxes due to pooling	$ (539,469)	$ (2,696,300)

NOTES TO FINANCIAL STATEMENTS

27. Structured Settlements

The Company has some structured settlements and they are assigned.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not offer participating policies.

30. Premium Deficiency Reserves

1.	Liability carried for premium deficiency reserves	$ 0
2.	Date of most recent evaluation of this liability	1/26/2018
3.	Was anticipated investment income utilized in the calculations?	Yes [X] No [ ]

31. High Deductibles

The Company has not recorded any high deductibles.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company does not discount loss or loss adjustment expense reserves.

33. Asbestos/Environmental Reserves

A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to asbestos losses?

Yes ( ) No (X)

The Company estimates the full impact of asbestos exposures by establishing full case bases reserves on all known losses.

The Company held no asbestos related reserves for each of the last five most recent year ends. There have been no losses or LAE paid related to asbestos risks during the last five years.

B. There are no ending reserves for Bulk + IBNR included in A (Loss and LAE)

C. There are no ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR)

D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses?

Yes ( ) No (X)

The Company held no environmental related reserves for each of the last five most recent year ends. There have been no losses or LAE paid related to environmental risks during the last five years.

E. There are no ending reserves for Bulk + IBNR included in D (Loss & LAE)

F. There are no ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR)

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Maine

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2015

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2015

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/13/2017

3.4 By what department or departments?
Maine Bureau of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [ ] No [ ] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Ernst & Young, LLP
800 Yard Street
Suite 200
Grandview Heights, OH 43212

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Thomas P. Conway
Ernst & Young, LLP
Willis Tower
233 South Wacker Drive
Chicago, IL 60606-6301

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value $

12.2 If, yes provide explanation:

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers $
- 20.12 To stockholders not officers $
- 20.13 Trustees, supreme or grand (Fraternal Only) $

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers $
- 20.22 To stockholders not officers $
- 20.23 Trustees, supreme or grand (Fraternal Only) $

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others $
- 21.22 Borrowed from others $
- 21.23 Leased from others $
- 21.24 Other $

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $
- 22.22 Amount paid as expenses $
- 22.23 Other amounts paid $

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $

24.06 If answer to 24.04 is no, report amount of collateral for other programs. $

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $

24.103 Total payable for securities lending reported on the liability page. $

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements $

25.22 Subject to reverse repurchase agreements $

25.23 Subject to dollar repurchase agreements $

25.24 Subject to reverse dollar repurchase agreements $

25.25 Placed under option agreements $

25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $

25.27 FHLB Capital Stock $

25.28 On deposit with states $ 411,898

25.29 On deposit with other regulatory bodies $

25.30 Pledged as collateral - excluding collateral pledged to an FHLB $

25.31 Pledged as collateral to FHLB - including assets backing funding agreements $

25.32 Other $

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [ ]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. $

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank	38 Fountain Square Plaza Cincinnati, OH 45263

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [ ] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

GENERAL INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["…that have access to the investment accounts"; "…handle securities"]

1 Name of Firm or Individual	2 Affiliation
New England Asset Management	U

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [X] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [X] No [ ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
105900	New England Asset Management	KUR85E5PS4GQFZTFC130	New England Asset Management is an SEC registered Investment advisor	NO

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [X] No [ ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
464287-20-0	ISHARES S&P 500 INDEX FUND	1,236,710
78462F-10-3	SPDR S&P 500 ETF TRUST	1,607,832
29.2999 - Total		2,844,542

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
ISHARES S&P 500 INDEX FUND	Apple, Inc.	46,995	12/31/2017
ISHARES S&P 500 INDEX FUND	Microsoft Corp.	35,741	12/31/2017
ISHARES S&P 500 INDEX FUND	Amazon.com, Inc.	25,353	12/31/2017
ISHARES S&P 500 INDEX FUND	Facebook Class A Inc	22,755	12/31/2017
ISHARES S&P 500 INDEX FUND	Berkshire Hathaway, Inc. Class B	20,653	12/31/2017
SPDR S&P 500 ETF TRUST	Apple, Inc.	57,994	12/31/2017
SPDR S&P 500 ETF TRUST	Microsoft Corp.	47,013	12/31/2017
SPDR S&P 500 ETF TRUST	Amazon.com, Inc.	36,369	12/31/2017
SPDR S&P 500 ETF TRUST	Facebook, Inc.	29,504	12/31/2017
SPDR S&P 500 ETF TRUST	Berkshire Hathaway, Inc.	27,317	12/31/2017

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	23,573,570	23,958,893	385,323
30.2 Preferred stocks			
30.3 Totals	23,573,570	23,958,893	385,323

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor such as: ICE Data Services, ICE BofAML indicies, Reuters, Bloomberg, Markit, Markit iBoxx, or PricingDirect. Under certain circumstances, if an SVO price or vendor price is unavailable, a price may be obtained from a broker. Short term securities are valued at amortized cost. Cash Equivalents are valued at amortized cost, including Government (exempt) money market mutual funds. Non-Government money market mutual funds are valued at net present value (NPV).

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [ ] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

Not applicable

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No [ ]

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

33. By self-designating 5*GI securities, the reporting entity is certifying the following elements of each self-designated 5*GI security:
    a. Documentation necessary to permit a full credit analysis of the security does not exist.
    b. Issuer or obligor is current on all contracted interest and principal payments.
    c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
    Has the reporting entity self-designated 5*GI securities? Yes [ ] No [X]

OTHER

34.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 48,204

34.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Automobile Insurance Plan Service Office	14,368

35.1 Amount of payments for legal expenses, if any? $ 7,749

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Bricker & Eckler LLP	2,639
Taft Stettinius & Hollister LLP	4,622

36.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $

36.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

1.2 If yes, indicate premium earned on U. S. business only. $

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $

1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. $

1.6 Individual policies:

Most current three years:
1.61 Total premium earned $
1.62 Total incurred claims $
1.63 Number of covered lives

All years prior to most current three years
1.64 Total premium earned $
1.65 Total incurred claims $
1.66 Number of covered lives

1.7 Group policies:

Most current three years:
1.71 Total premium earned $
1.72 Total incurred claims $
1.73 Number of covered lives

All years prior to most current three years
1.74 Total premium earned $
1.75 Total incurred claims $
1.76 Number of covered lives

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator		
2.2	Premium Denominator	17,114,660	16,233,563
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	130	225
2.5	Reserve Denominator	16,562,078	16,081,417
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [ ] No [X]

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies $
3.22 Non-participating policies $

4. For mutual reporting Entities and Reciprocal Exchanges Only:
4.1 Does the reporting entity issue assessable policies? Yes [ ] No [ ]
4.2 Does the reporting entity issue non-assessable policies? Yes [ ] No [ ]
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $

5. For Reciprocal Exchanges Only:
5.1 Does the Exchange appoint local agents? Yes [ ] No [ ]
5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation Yes [ ] No [ ] N/A [ ]
5.22 As a direct expense of the exchange Yes [ ] No [ ] N/A [ ]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [ ] No [ ]

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company does not write workers' compensation insurance.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company's probable maximum loss is determined by JLT Re using both the AIR model and the RMS model.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company's primary protection from an excessive loss arising from a concentration of risk is a comprehensive catastrophe reinsurance program with top quality reinsurers. In addition, the Company utilizes an internal concentration of risks metric that should not be exceeded in a given geographic area. The Company has also implemented predictive software to better access the potential risk before and after an event.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No [ ]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [ ] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions:

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [ ] No [ ]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [X]

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [ ] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [ ] N/A [ ]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [ ] No [X]

11.2 If yes, give full information

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds $

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [ ] No [ ] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From %

12.42 To %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? Yes [ ] No [X]

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of credit $

12.62 Collateral and other funds $

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 500,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [ ] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No [ ]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
The Company and its affiliates cede reinsurance independently under a group reinsurance agreement.

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [X] No [ ]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [ ] No [X]

15.2 If yes, give full information

16.1 Does the reporting entity write any warranty business? Yes [ ] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 $

17.12 Unfunded portion of Interrogatory 17.11 $

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 $

17.14 Case reserves portion of Interrogatory 17.11 $

17.15 Incurred but not reported portion of Interrogatory 17.11 $

17.16 Unearned premium portion of Interrogatory 17.11 $

17.17 Contingent commission portion of Interrogatory 17.11 $

Provide the following information for all other amounts included in Schedule F - P art 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 $

17.19 Unfunded portion of Interrogatory 17.18 $

17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 $

17.21 Case reserves portion of Interrogatory 17.18 $

17.22 Incurred but not reported portion of Interrogatory 17.18 $

17.23 Unearned premium portion of Interrogatory 17.18 $

17.24 Contingent commission portion of Interrogatory 17.18 $

18.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. $

18.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

18.4 If yes, please provide the balance of funds administered as of the reporting date. $

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

		1 2017	2 2016	3 2015	4 2014	5 2013
	Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	7,198,505	8,218,757	9,364,854	9,609,022	9,463,014
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	6,914,163	7,367,899	7,890,109	7,721,102	7,217,268
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	13,035,445	10,875,093	9,223,893	8,253,579	7,378,201
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	241	254	386	517	633
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6.	Total (Line 35)	27,148,354	26,462,003	26,479,243	25,584,221	24,059,116
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	5,787,292	5,429,759	5,052,371	4,972,783	4,679,739
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	5,355,676	5,001,523	4,718,348	4,514,995	4,296,116
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	6,528,565	6,280,017	6,093,888	5,900,966	5,662,733
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	241	254	386	517	633
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12.	Total (Line 35)	17,671,775	16,711,553	15,864,993	15,389,262	14,639,221
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	857,258	632,543	524,736	365,379	19,647
14.	Net investment gain or (loss) (Line 11)	604,094	536,482	501,040	731,192	281,438
15.	Total other income (Line 15)	(65,326)	53,830	92,167	133,304	178,356
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	343,993	280,058	226,610	151,544	25,032
18.	Net income (Line 20)	1,052,033	942,797	891,333	1,078,331	454,409
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	32,014,914	30,616,478	28,649,383	26,752,257	25,049,566
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	564,011	161,585	184,015	219,131	222,961
	20.2 Deferred and not yet due (Line 15.2)	3,841,603	3,877,733	3,494,047	3,390,069	3,168,551
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	17,678,131	17,180,523	16,334,099	15,337,781	14,556,784
22.	Losses (Page 3, Line 1)	6,594,817	6,709,453	6,251,452	5,660,225	5,728,925
23.	Loss adjustment expenses (Page 3, Line 3)	1,636,671	1,598,489	1,506,211	1,389,004	1,329,484
24.	Unearned premiums (Page 3, Line 9)	8,330,590	7,773,475	7,295,485	7,047,038	6,607,485
25.	Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26.	Surplus as regards policyholders (Page 3, Line 37)	14,336,783	13,435,955	12,315,284	11,414,476	10,492,782
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	1,274,739	1,800,736	1,791,087	1,201,716	1,550,128
	Risk-Based Capital Analysis					
28.	Total adjusted capital	14,336,783	13,435,955	12,315,284	11,414,476	10,492,782
29.	Authorized control level risk-based capital	1,393,277	1,359,913	1,331,201	1,148,443	1,124,471
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30.	Bonds (Line 1)	86.4	85.7	79.2	79.7	79.4
31.	Stocks (Lines 2.1 & 2.2)	10.6	9.4	9.2	10.0	13.4
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)					
34.	Cash, cash equivalents and short-term investments (Line 5)	3.0	4.9	11.7	10.3	7.2
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)					
37.	Other invested assets (Line 8)					
38.	Receivables for securities (Line 9)					
39.	Securities lending reinvested collateral assets (Line 10)					
40.	Aggregate write-ins for invested assets (Line 11)					
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45.	Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46.	Affiliated mortgage loans on real estate					
47.	All other affiliated					
48.	Total of above Lines 42 to 47					
49.	Total Investment in Parent included in Lines 42 to 47 above					
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2017	2 2016	3 2015	4 2014	5 2013
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	549,624	139,262	(12,713)	(111,213)	409,503
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	900,828	1,120,671	900,808	921,694	3,164,192
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	5,182,008	6,319,690	6,852,487	6,831,218	6,666,924
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,752,095	4,028,783	4,657,135	4,743,297	4,172,498
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	4,755,558	4,107,384	3,260,403	3,550,449	3,033,750
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	28	51	68	872	376
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	13,689,689	14,455,908	14,770,092	15,125,835	13,873,547
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	3,430,935	2,937,055	2,881,190	2,846,181	2,300,725
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,685,727	2,577,100	2,582,624	2,632,686	2,491,715
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,832,674	2,575,752	2,166,857	2,872,367	2,878,127
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	28	51	68	872	376
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	8,949,364	8,089,958	7,630,739	8,352,106	7,670,942
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	51.6	52.7	52.6	55.4	57.1
68. Loss expenses incurred (Line 3)	8.8	9.1	8.9	8.6	8.7
69. Other underwriting expenses incurred (Line 4)	34.6	34.4	35.1	33.6	34.1
70. Net underwriting gain (loss) (Line 8)	5.0	3.9	3.4	2.4	0.1
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	33.9	33.1	33.9	31.8	31.5
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	60.4	61.7	61.6	64.0	65.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	123.3	124.4	128.8	134.8	139.5
One Year Loss Development ($000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(1,077)	(476)	(534)	(755)	(904)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(8.0)	(3.9)	(4.7)	(7.2)	(12.3)
Two Year Loss Development ($000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,014)	(596)	(955)	(1,436)	(1,392)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(8.2)	(5.2)	(9.1)	(19.6)	(23.6)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	9		5		1		3	15	XXX
2. 2008	12,977	1,028	11,949	8,581	1,598	343	62	675	8	360	7,931	XXX
3. 2009	13,587	1,194	12,393	8,216	1,133	303	16	709	10	418	8,069	XXX
4. 2010	14,135	962	13,173	8,248	374	381	17	773	4	458	9,007	XXX
5. 2011	14,358	906	13,452	9,697	1,184	417	46	805		386	9,689	XXX
6. 2012	14,464	1,207	13,257	10,722	2,956	477	148	863		352	8,958	XXX
7. 2013	15,115	1,083	14,032	8,721	487	386	10	886		341	9,496	XXX
8. 2014	16,206	1,256	14,950	8,473	339	351	9	881		409	9,357	XXX
9. 2015	16,801	1,184	15,617	7,415	153	268	2	879		457	8,407	XXX
10. 2016	17,453	1,219	16,234	7,210	133	148		913		419	8,138	XXX
11. 2017	18,367	1,253	17,114	6,401	164	107	1	812		252	7,155	XXX
12. Totals	XXX	XXX	XXX	83,693	8,521	3,186	311	8,197	22	3,855	86,222	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	1											1	XXX
2. 2008	4		2									6	XXX
3. 2009	1											1	XXX
4. 2010	7		3						1			11	XXX
5. 2011	8		14	3			10		1			30	XXX
6. 2012	63		39	2			22		3			125	XXX
7. 2013	194	36	83	20			65		13			299	XXX
8. 2014	341	26	163	70			99		21			528	XXX
9. 2015	768	118	284	126			208		28			1,044	XXX
10. 2016	966	75	656	149			292		84			1,774	XXX
11. 2017	2,227	110	1,907	401			431		358			4,412	XXX
12. Totals	4,580	365	3,151	771			1,127		509			8,231	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1	
2. 2008	9,605	1,668	7,937	74.0	162.3	66.4				6	
3. 2009	9,229	1,159	8,070	67.9	97.1	65.1				1	
4. 2010	9,413	395	9,018	66.6	41.1	68.5				10	1
5. 2011	10,952	1,233	9,719	76.3	136.1	72.2				19	11
6. 2012	12,189	3,106	9,083	84.3	257.3	68.5				100	25
7. 2013	10,348	553	9,795	68.5	51.1	69.8				221	78
8. 2014	10,329	444	9,885	63.7	35.4	66.1				408	120
9. 2015	9,850	399	9,451	58.6	33.7	60.5				808	236
10. 2016	10,269	357	9,912	58.8	29.3	61.1				1,398	376
11. 2017	12,243	676	11,567	66.7	54.0	67.6				3,623	789
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,595	1,636

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	2,340	1,716	1,504	1,373	1,294	1,280	1,264	1,271	1,277	1,275	(2)	4
2. 2008	8,105	7,504	7,433	7,294	7,281	7,262	7,284	7,268	7,271	7,270	(1)	2
3. 2009	XXX	8,237	7,727	7,562	7,490	7,388	7,371	7,371	7,370	7,371	1	
4. 2010	XXX	XXX	9,194	8,778	8,601	8,447	8,308	8,276	8,348	8,248	(100)	(28)
5. 2011	XXX	XXX	XXX	9,941	9,420	9,179	9,023	8,952	8,944	8,913	(31)	(39)
6. 2012	XXX	XXX	XXX	XXX	8,945	8,571	8,345	8,307	8,225	8,217	(8)	(90)
7. 2013	XXX	XXX	XXX	XXX	XXX	9,247	9,024	8,974	8,918	8,896	(22)	(78)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	9,401	9,067	9,071	8,983	(88)	(84)
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,245	8,831	8,544	(287)	(701)
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,454	8,915	(539)	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,397	XXX	XXX
										12. Totals	(1,077)	(1,014)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	708	1,037	1,170	1,224	1,229	1,241	1,256	1,260	1,274	XXX	XXX
2. 2008	5,035	6,291	6,726	7,066	7,175	7,202	7,224	7,255	7,265	7,264	XXX	XXX
3. 2009	XXX	5,143	6,502	6,913	7,158	7,251	7,310	7,331	7,366	7,370	XXX	XXX
4. 2010	XXX	XXX	5,598	7,158	7,697	8,007	8,130	8,180	8,217	8,238	XXX	XXX
5. 2011	XXX	XXX	XXX	6,632	7,891	8,379	8,662	8,816	8,861	8,884	XXX	XXX
6. 2012	XXX	XXX	XXX	XXX	5,584	7,057	7,645	7,915	8,027	8,095	XXX	XXX
7. 2013	XXX	XXX	XXX	XXX	XXX	5,595	7,408	7,904	8,353	8,610	XXX	XXX
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	5,792	7,303	7,983	8,476	XXX	XXX
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,466	6,903	7,528	XXX	XXX
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,680	7,225	XXX	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,343	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	1,190	456	202	74	21	10	1			
2. 2008	1,530	575	293	92	48	29	28	4	2	2
3. 2009	XXX	1,416	534	275	120	50	23	13	1	
4. 2010	XXX	XXX	1,716	822	471	264	93	45	91	3
5. 2011	XXX	XXX	XXX	1,657	792	336	170	77	52	21
6. 2012	XXX	XXX	XXX	XXX	1,560	644	310	173	105	59
7. 2013	XXX	XXX	XXX	XXX	XXX	1,660	818	479	237	128
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,688	737	439	192
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,689	783	366
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,672	799
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,937

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	 3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	N								
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N								
5. California	CA	N								
6. Colorado	CO	N								
7. Connecticut	CT	L	2,882,963	2,261,186		1,140,083	1,460,286	892,720	6,970	
8. Delaware	DE	N								
9. District of Columbia	DC	N								
10. Florida	FL	N								
11. Georgia	GA	N								
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	N								
15. Indiana	IN	N								
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	N								
19. Louisiana	LA	N								
20. Maine	ME	L	2,641,029	3,003,457		1,276,837	1,542,461	1,157,236	14,155	
21. Maryland	MD	N								
22. Massachusetts	MA	N								
23. Michigan	MI	N								
24. Minnesota	MN	N								
25. Mississippi	MS	N								
26. Missouri	MO	N								
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N								
30. New Hampshire	NH	L	1,003,990	926,430		533,735	207,410	229,669	2,000	
31. New Jersey	NJ	N								
32. New Mexico	NM	N								
33. New York	NY	N								
34. North Carolina	NC	N								
35. North Dakota	ND	N								
36. Ohio	OH	L								
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	N								
40. Rhode Island	RI	L	1,868,427	1,992,701		1,398,329	1,503,210	2,115,447	9,740	
41. South Carolina	SC	L								
42. South Dakota	SD	N								
43. Tennessee	TN	N								
44. Texas	TX	N								
45. Utah	UT	N								
46. Vermont	VT	L	1,070,149	802,924		391,341	465,313	147,354	1,805	
47. Virginia	VA	N								
48. Washington	WA	N								
49. West Virginia	WV	N								
50. Wisconsin	WI	N								
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N								
55. U.S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CAN	N								
58. Aggregate other alien	OT	XXX								
59. Totals		(a) 7	9,466,558	8,986,697		4,740,325	5,178,680	4,542,426	34,670	
DETAILS OF WRITE-INS										
58001.		XXX								
58002.		XXX								
58003.		XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX								

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state (other than their state of domicile - see DSLI); (D) DSLI - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write Surplus Lines in the state of domicile; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

Property premiums are determined by location covered.
Casualty premiums are determined by insured address.
(a) Insert the number of D and L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUF
PART 1 - ORGANIZATIONAL CHART

Ohio Mutual Insurance Group

(Registrant)
Ohio Mutual Insurance Company
FEIN #34-4320350
NAIC # 10202

(Parent)
(An Ohio Corporation)

United Premium Budget Service, Inc.
FEIN #34-1018102

(A Wholly Owned Subsidiary)
(An Ohio Corporation)

(Registrant)
United Ohio Insurance Company
FEIN #34-1008736
NAIC # 13072

(A Wholly Owned Subsidiary)
(An Ohio Corporation)

Centurion Financial, Inc.
FEIN #34-1115309

(A Wholly Owned Subsidiary)
(A Delaware Corporation)

Ohio United Agency, Inc.
FEIN #34-1026454

(A Wholly Owned Subsidiary)
(An Ohio Corporation)

(Registrant)
Casco Indemnity Company
FEIN #01-0407315
NAIC # 25950

(A Wholly Owned Subsidiary)
(A Maine Corporation)

OVERFLOW PAGE FOR WRITE-INS

NONE

ALPHABETICAL INDEX

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ANNUAL STATEMENT BLANK (Continued)

ANNUAL STATEMENT BLANK (Continued)